



MILLVILLE BOARD OF EDUCATION 2014-2015

The Millville Board of Education has purchased School Time Accident Coverage to protect all students against accidental injury or death occurring while the policy is in force. This insurance covers for the hours and days when school is in session, and while participating in school sponsored and supervised activities. This includes all Interscholastic Sports and Football. Coverage is provided by National Union Fire Insurance Company and administered by Maksin Management Corp.

Usual and reasonable benefits are provided on a Full Excess basis of your personal health insurance for covered expenses incurred within two (2) years after the date of the accident. This means that covered charges will be paid when they are "in excess of another plan providing medical expense benefits". The first expense must be incurred within ninety (90) days after the accident.

Claim Instructions

In the event of an accident, notify the school immediately. Secure a claim form from the school.

- Treatment must commence within ninety (90) days from the date of injury.
- The claim form must be submitted within ninety (90) days from the day of injury. Do not leave claim form at the school, hospital, physician, etc.
- If you have other insurance, please submit the bills to your insurance first. Your insurance company will send you an Explanation of Benefits (EOB) which shows what they have paid or denied. Submit a copy of this EOB and all itemized bills with the claim form.
- If you do not have other insurance, please state "no insurance" on the claim form, attach all itemized bills and submit the claim form.
- An itemized bill includes treatment rendered, the dates of the treatment, physician's or hospital's name, address and tax I.D. number and diagnosis code. Your provider may also forward the itemized bills along with the corresponding EOBs.
- Submit claim and itemized bills to Maksin Management Corp., 2 Aquarium Drive, Suite 200, Camden, NJ 08103-1000. Customer Service can be reached at 800-257-6250.
- Benefits are paid to the providers of service, unless accompanied by paid receipts.

Additional Benefits with additional applications and payment due:

Insurance coverage may be extended to provide twenty-four (24) Hour Wrap Around Coverage. This is not automatic – you must complete an application and pay a Premium. Benefits are payable for expenses incurred up to 1,095 days after the accident, up to \$500 maximum. This is Primary Coverage – Plan B. A \$50,000 extended Dental Benefit is available for an additional Premium.

**PLEASE CONTACT YOUR SCHOOL IF YOU WISH TO PURCHASE THE EXTENDED
COVERAGE.**